

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-24892  
Juliette Marshall-Curry, Judge: MBK  
Chapter: 13

Debtor(s)

**Chapter 13 Plan and Motions**

- ☐ Original ☒ Modified/Notice Required ☒ Discharge Sought  
☐ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: 10/24/2016

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 407.00 per Month to the Chapter 13 Trustee, starting on 11/01/2016 for approximately 58 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: Property located at 9 Bayleaf Drive, Lumberton, NJ 08048

Proposed date for completion: 04/30/2017

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Donald C. Goins, Esq. 323 Washington Avenue Elizabeth, NJ 07202	Attorney Fees	\$2000

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M & T Bank c/o Romano Garubo & Argentieri 52 Newton Avenue Woodbury, NJ 08096	Mortgage	\$54,202.50	-0-	\$58,941.67	\$1613
Country Estates Townhouse c/o Dennis McInerney, Esq. 710 E Main Street Moorestown, NJ 08057	Homeowner Association Fees	\$1300	-0-	\$1300	\$55

**b. Modification**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

**e. Secured Claims to be Paid in Full Through the Plan:**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

**Part 7: Motions**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Secured Claims
- 3) Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 09/08/2016.

Explain below **why** the plan is being modified:

To Cure Pre-Petition Mortgage Arrarages in the amount of \$58,941.67, not \$54,202.50 as in Original Plan

Explain below **how** the plan is being modified:

Additional \$4,738.17 in Plan to Cure Pre-Petition Mortgage Arrearages

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☒ No

**Part 10: Sign Here**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 10/24/2016

/s/ Donald C. Goins, Esq

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 10/24/2016

/s/ Juliette Marshall-Curry

Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Juliette Marshall-Curry  
 Debtor

Case No. 16-24892-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db Juliette Marshall-Curry, 9 Bayleaf Drive, Lumberton, NJ 08048-4228  
 cr +Country Estates Townhouse Ass'n, Thomas J. Orr, 321 High St., Burlington, NJ 08016-4411  
 516381097 AES/JP MORGANCHASE, PO Box 61047, Harrisburg, PA 17106-1047  
 516381086 +AES/JP Morgan Chase, PO Box 6107, Harrisburg, PA 17112  
 516381087 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
 516381099 Cancer Center of America, 120 W Adams St, Chicago, IL 60603-4104  
 516381088 Cancer Center of America, 20 W Adams Street, Chicago, IL 60603-4104  
 516381089 +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 516381102 +Country Estates Townhouse Association, 710 East Main Street, Ste 2B,  
 c/o Law Office Of Dennis P McInerney LLC, Moorestown, NJ 08057-3066  
 516381101 Country Estates Townhouse Association, c/o Law Office Of Dennis P McInerney LLC,  
 710 E Main St Ste 2B, Moorestown, NJ 08057-3066  
 516381090 +Country Estates Townhouse Association, c/o Law Offices of Dennis P McInerney, L,  
 710 E Main Street, Ste 2B, Moorestown, NJ 08057-3066  
 516381103 HESA, PO Box 528, Newark, NJ 07101-0528  
 516381091 HESAA, PO Box 528, Newark, NJ 07101-0528  
 516402114 +HESAA, PO Box 548, Trenton, NJ 08625-0548  
 516321173 M&T BANK, c/o Romano Garubo & Argentieri Counselor, 52 Newton Ave,  
 Woodbury, NJ 08096-4610  
 516381096 M&T Bank, c/o Romano Garubo & Argentieri, 52 Newton Avenue, Woodbury, NJ 08096-4610  
 516381106 MEDICAL S JERSEY EMERGENCY, PO Box 64378, Saint Paul, MN 55164-0378  
 516381092 Medical S Jersey Emergency, PO Box 64378, St. Paul, MN 55164-0378  
 516381093 Memorial Sloan Kettering Hospital, 1275 New York Avenue, New York City, NY 10065  
 516381094 +Mohela, 14528 S Outer 40 Rd, Chesterfield, MO 63017-5785  
 516381095 +The CBE Group, Inc., PO Box 480, Waterloo, IA 50704-0480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2016 23:06:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 26 2016 23:06:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516367720 E-mail/Text: camanagement@mtb.com Oct 26 2016 23:06:41 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516381098\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)  
 516381100\* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 516381104\* HESAA, PO Box 528, Newark, NJ 07101-0528  
 516381105\* M&T BANK, c/o Romano Garubo & Argentieri Counselor, 52 Newton Ave,  
 Woodbury, NJ 08096-4610  
 516381108\* MOHELA, 14528 S Outer 40 Rd, Chesterfield, MO 63017-5785  
 516381107\* Memorial Sloan Kettering Hospital, 1275 New York Ave, New York City, NY 10065  
 516381109\* THE CBE GROUP, INC, PO Box 480, Waterloo, IA 50704-0480

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens



District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Oct 26, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Donald C. Goins on behalf of Debtor Juliette Marshall-Curry dcgoins@yahoo.com,  
G25787@notify.cincompass.com  
Thomas J Orr on behalf of Creditor Country Estates Townshouse Ass'n tom@torrlaw.com,  
xerna@aol.com

TOTAL: 4